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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: David Hait
Serial No.: 10/698,040
Filing Date: 10/30/2003
For: Method of Determining Implied Volatility for American Options
Docket No.: 5013.005

Patent Application

Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Transmittal of Response to Office Action of August 1, 2007
(13 pages including this sheet)

Enclosed please find an Amendment and Response to the Office Action of August 1, 2007. All extensions of time that may be deemed necessary are hereby requested. The Commissioner is hereby authorized to charge our Deposit Account No. 50-1604 for all amounts required.

Dated: February 1, 2008

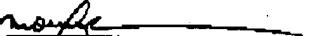
Respectfully submitted,



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CERTIFICATE OF MAILING (FACSIMILE TRANSMISSION)

I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office at Facsimile Number 571-273-8300 on February 1, 2008.


Morris E. Cohen
Transmission Date: February 1, 2008

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Serial No. 10/698,040 filed October 30, 2003
Amendment dated February 1, 2008
in Response to Office Action of August 1, 2007

Amendment and Response to Office Action of August 1, 2007

In response to the Office Action of August 1, 2007, please amend the above-captioned application as follows:

Amendments to the Drawings begin on page 3 of this transmittal.

Amendments to the Specification begin on page 4 of this transmittal, and are followed by a replacement abstract.

Amendments to the Claims are reflected in the listing of claims which begins on page 5 of this transmittal.

Remarks begin on page 7 of this transmittal.

An **Appendix** including both an attached replacement sheet of drawing and of specification is attached following the Remarks.